Case 07-16425 Doc 1 Filed 09/10/07 Entered 09/10/07 11:31:36 Desc Main (Official Form 1) (04/07) Page 1 of 37

_	COURT INOIS GO)	Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Brown, Arianna B.	Middle):	Name of Joint Debtor (Spouse) (Last, First, M	Middle):	
•				
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years	All Other Names used by the Joint Debtor in t (include married, maiden, and trade names):	the last 8 years	
Last four digits of Soc. Sec./Complete EIN or state all): xxx-xx-6536	other Tax I.D. No. (if more than one,	Last four digits of Soc. Sec./Complete EIN or state all):	other Tax I.D. No. (if more than one,	
Street Address of Debtor (No. and Street, City 15326 Loomis Ave. Harvey, IL	, and State):	Street Address of Joint Debtor (No. and Stree	et, City, and State):	
•	ZIP CODE 60426		ZIP CODE	
County of Residence or of the Principal Place \mathbf{Cook}	of Business:	County of Residence or of the Principal Place	e of Business:	
Mailing Address of Debtor (if different from str 15326 Loomis Ave. Harvey, IL	eet address):	Mailing Address of Joint Debtor (if different fro	om street address):	
•	ZIP CODE 60426		ZIP CODE	
Location of Principal Assets of Business Debt	or (if different from street address above).	:		
			ZIP CODE	
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ✓ Corporation (includes LLC and LLP) ─ Partnership ─ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) Health Care Business Single Asset Real Estate as defin in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organizatic under Title 26 of the United State Code (the Internal Revenue Code	Chapter 11 Chapter 12 Chapter 13 Nature of Debts (0 Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	(Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Check one box) Debts are primarily business debts.	
Filing Fee (Ch	eck one box)	Check one box: Chapter 11		
Full Filing Fee attached Filing Fee to be paid in installments (app signed application for the court's conside unable to pay fee except in installments. Filing Fee waiver requested (applicable attach signed application for the court's	eration certifying that the debtor is Rule 1006(b). See Official Form 3A. to chapter 7 individuals only). Must	Debtor is a small business debtor as de Debtor is not a small business debtor as Check if: Debtor's aggregate noncontigent liquida insiders or affiliates) are less than \$2,19 Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited pof creditors, in accordance with 11 U.S.	s defined in 11 U.S.C. § 101(51D). ated debts (excluding debts owed to 10,000.	
Statistical/Administrative Information	n		SPACE IS FOR COURT USE ONLY	
=	able for distribution to unsecured creditors			
Debtor estimates that, after any exempt there will be no funds available for distrib	oroperty is excluded and administrative ex oution to unsecured creditors.	xpenses paid,		
Estimated Number of Creditors 1- 50- 100- 200- 49 99 199 999 2	1,000- 5,001- 10,001- 5,000 10,000 25,000	25,001- 50,001- OVER 50,000 100,000 100,000		
Estimated Assets So to \$10,000 to \$100,000	\$100,000 to \$1 million \$100 mil			
Estimated Debts	□ \$100,000 to □ \$1 million	n to More than \$100 million		
\$0 to \$50,000 to \$100,000	✓ \$100,000 to	lion Limited that \$100 million		

Case 07-16425 Doc 1 Filed 09/10/07 Entered 09/10/07 11:31:36 Desc Main Page 2 of 37 Document (Official Form 1) (04/07) FORM B1, Page 2 Name of Debtor(s): Arianna B. Brown **Voluntary Petition** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: None District: Relationship: Judge **Exhibit B** Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). X /s/ Robert J. Adams & Associates 09/10/2007 Robert J. Adams & Associates Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. П No. $\overline{\mathbf{Q}}$ **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

petition.

		Entered 09/10/07 11:31:36	Desc Main
(Official Form 1) (04/07)	Document	Page 3 of 37	FORM B1, Page 3
Voluntary Petition		Name of Debtor(s): Arianna B. Brown	
(This page must be completed and filed in ev	/ery case)		
	Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign R	epresentative
I declare under penalty of perjury that the information provided in true and correct. [If petitioner is an individual whose debts are primarily consumer chosen to file under chapter 7] I am aware that I may proceed u 11, 12 or 13 of title 11, United States Code, understand the relief	debts and has nder chapter 7,	I declare under penalty of perjury that the informatic and correct, that I am the foreign representative of a and that I am authorized to file this petition. (Check only one box.)	· ·
each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition prepare petition] I have obtained and read the notice required by 11 U.S	-	I request relief in accordance with chapter 15 of Certified copies of the documents required by 1	
I request relief in accordance with the chapter of title 11, United 5 specified in this petition.	States Code,	Pursuant to 11 U.S.C. § 1511, United States Coaccordance with the chapter of title 11 specified of the order granting recognition of the foreign r	I in this petition. A certified copy
X /s/ Arianna B. Brown			
Arianna B. Brown		X	
Χ		(Signature of Foreign Representative)	
Telephone Number (If not represented by an attorn	ey)	(Printed Name of Foreign Representative)	
09/10/2007			
Date		(Date)	
Signature of Attorney X /s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 00 Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603	013056	Signature of Non-Attorney Bankru I declare under penalty of perjury that: 1) I am a bat defined in 11 U.S.C. § 110; 2) I prepared this docur have provided the debtor with a copy of this docum information required under 11 U.S.C. §§ 110(b), 11 or guidelines have been promulgated pursuant to 1 maximum fee for services chargeable by bankruptor given the debtor notice of the maximum amount bet for filing for a debtor or accepting any fee from the of section. Official Form 19B is attached.	nhruptcy petition preparer as ment for compensation and ent and the notices and 0(h), and 342(b); and, 3) if rules 1 U.S.C. § 110(h) setting a y petition preparers, I have fore preparing any document
Phone No.(312) 346-0100 Fax No.(312) 3	346-6228	Printed Name and title, if any, of Bankruptcy Petition	n Preparer
09/10/2007 Date		Social Security number (If the bankruptcy petition postate the Social Security number of the officer, principartner of the bankruptcy petition preparer.) (Requ	cipal, responsible person or
Signature of Debtor (Corporation/Partner I declare under penalty of perjury that the information provided in true and correct, and that I have been authorized to file this petition the debtor.	this petition is		
The debtor requests relief in accordance with the chapter of title Code, specified in this petition.	11, United States	Address X	
X		Date Signature of bankruptcy petiton preparer or officer, partner whose Social Security number is provided a	
Printed Name of Authorized Individual		Names and Social Security numbers of all other ind assisted in preparing this document unless the bank	

an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

conforming to the appropriate official form for each person.

Title of Authorized Individual

Date

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Form B6A (10/05)

In re Arianna B. Brown

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Т		*0.00	

(Report also on Summary of Schedules)

Total:

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Form B6B (10/05)

In re Arianna B. Brown

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$5.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF	-	\$50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with landlord for 5 bedroom house	-	\$2,100.00
Household goods and furnishings, including audio, video and computer equipment.		7 rooms furnished, TV, Computer, DVD and other misc.	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Necessary wearing apparel	-	\$100.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			

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Form B6B-Cont. (10/05)

In re Arianna B. Brown

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		U. Saving bonds purchased though work	-	\$1,400.00
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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Form B6B-Cont. (10/05)

In re Arianna B. Brown

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Dodge Ram Wagon 100,000	-	\$3,700.00
26. Boats, motors, and accessories.	x			

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Form B6B-Cont. (10/05)

In re Arianna B. Brown

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

\$8,355.00

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Form B6C (04/07)

In re Arianna B. Brown

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$5.00	\$5.00
TCF	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
7 rooms furnished, TV, Computer, DVD and other misc.	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Necessary wearing apparel	735 ILCS 5/12-1001(a), (e)	\$100.00	\$100.00
U. Saving bonds purchased though work	735 ILCS 5/12-1001(b)	\$1,400.00	\$1,400.00
1999 Dodge Ram Wagon 100,000	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$2,400.00 \$1,300.00	\$3,700.00
		\$6,255.00	\$6,255.00

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Official Form 6D (10/06)

In re Arianna B. Brown

Case No.	
•	(if known)

and Related Data)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

✓ Check this box	` '''	acon	or has no creditors holding secured claims		СРС	,,,,,	on this ochedule E	,
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			Outstand (Tabal of this	Do			#0.00	#0.00
			Subtotal (Total of this			-	\$0.00	\$0.00
continuation sheets attached			Total (Use only on last	pag	je) :	> [\$0.00 (Report also on Summary of Schedules)	\$0.00 (If applicable, report also on Statistical Summary of Certain Liabilities

Document

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Official Form 6E (04/07)

In re Arianna B. Brown

Case No.	
	(If Known)

$\overline{\checkmark}$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	No continuation sheets attached

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Official Form 6F (10/06) In re Arianna B. Brown

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: ILC75111381601 Affirmative Insurance Services PO Box 388962 Chicago, IL 60638		-	DATE INCURRED: CONSIDERATION: Collecting for - John Redmond REMARKS:				\$1,745.00
ACCT #: 139023281359 Allstate Adjustment 1050 E. Flamingo Rd., Ste. E320 Las Vegas, NV 89119		-	DATE INCURRED: CONSIDERATION: Collecting for - Global Payment Check Services REMARKS:				\$185.00
ACCT #: 691385 American Collection Corp 919 Estes Ct. Schaumburg, IL 60193		-	DATE INCURRED: CONSIDERATION: Collecting for - TCF National Bank of Illinois REMARKS:				\$135.00
ACCT #: 29292246 Asset Acceptance Corp PO Box 2036 Warren, MI 48090		-	DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:				\$330.00
ACCT #: 2000-M1-145797 Blitt & Gaines 661 Glenn Ave Wheeling, IL 60090		-	DATE INCURRED: CONSIDERATION: Attorney for - National Furniture REMARKS:				Notice Only
ACCT #: 5291-1516-7300-5912 Capital One 15000 Capital One Richmond, VA 23238		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,650.00
		(Rep	Su (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	otal le f n tl	l > F.) he	\$4,045.00

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Official Form 6F (10/06) - Cont. In re **Arianna B. Brown**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5570-0919-3175-8930 Capital One 15000 Capital One Richmond, VA 23238		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$165.00
ACCT #: 785751 CBUSA Inc. PO Box 8000 Hammond, IN 46325		-	DATE INCURRED: CONSIDERATION: Collecting for - Melanie Fitness Center REMARKS:				\$100.00
ACCT #: 528500110000 Chase Auto Finance 14800 Frye Rd. Fort Worth, TX 76155		-	DATE INCURRED: CONSIDERATION: Car loan REMARKS:				Notice Only
ACCT #: Comcast 5330 East 65th Street Indianapolis, IN 46220		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$1,500.00
ACCT #: ComEd Customer Care Center P.O.Box 87522 Chicago, IL 60680		-	DATE INCURRED: CONSIDERATION: Utility Service REMARKS:				\$300.00
Representing: ComEd			Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001				Notice Only
Sheet no. <u>1</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Relat	T edu	n t	l > F.) he	\$2,065.00

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Official Form 6F (10/06) - Cont. In re **Arianna B. Brown**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 1355368398 Credit Protection Association PO Box 802068 Dallas, TX 75380-2068		-	DATE INCURRED: CONSIDERATION: Collecting For - Comcast REMARKS:				Notice Only
ACCT #: D97014187 Devry Inc. 1 Tower Ln Ste. 1000 Oak Brook Terrace, IL 60181		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$3,700.00
ACCT #: 2007-M1-125370 Freedman Anslemo Lindberg and Rappe PO Box 3228 Naperville, IL 60566		_	DATE INCURRED: CONSIDERATION: Attorney for - JP Morgan Chase Bank REMARKS:				Notice Only
ACCT#: Illinois Dept. of Employment Security Benefit Repayment PO Box 19286 Springfield, IL 62794		-	DATE INCURRED: CONSIDERATION: alleged overpayment REMARKS:				\$2,985.00
ACCT #: JP Morgan Chase Bank 270 Park Ave NY, NY 10017	-	-	DATE INCURRED: CONSIDERATION: Reposession REMARKS:				\$10,000.00
ACCT #: 7714100324867100 LVNV Funding PO Box 10497 Greenville, SC 29603		-	DATE INCURRED: CONSIDERATION: Collecting for - GE Capital Sam's Club REMARKS:				\$535.00
Sheet no. <u>2</u> of <u>5</u> continuation sho Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to S (Use only on last page of the completed Sc port also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hed ole, o	ota ule on t	l > F.) he	\$17,220.00

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Official Form 6F (10/06) - Cont. In re **Arianna B. Brown**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 08-070712405 Merchants' Credit Guide Co. 223 W. Jackson Blvd Chicago, IL 60606	-	-	DATE INCURRED: CONSIDERATION: Collection agency REMARKS:				\$3,810.00
ACCT #: National Furnitutre Co., Inc. 318 W. Adams St., Ste. 1600 Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Furniture REMARKS:				\$2,400.00
ACCT #: 569358436 NCO PO Box 41418 Dept. 13 Philadelphia, PA 19101		-	DATE INCURRED: CONSIDERATION: Collecting for - Commonwealth Edison REMARKS:				Notice Only
ACCT #: 7355834 NCO PO Box 41418 Dept. 13 Philadelphia, PA 19101		-	DATE INCURRED: CONSIDERATION: Collecting for - Verizon Wireless REMARKS:				\$390.00
ACCT #: 2982314028 Nicor PO Box 2020 Aurora, IL 60507	-	-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$4,915.00
ACCT #: F18496368 Northland Group Inc. P.O.Box 390846 Edina, MN 55439		-	DATE INCURRED: CONSIDERATION: Collecting for - Sherman Acquisition REMARKS:				\$1,095.00
Sheet no. 3 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S (Use only on last page of the completed Sci port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedi le, d	ota ule on t	l > F.) he	

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Official Form 6F (10/06) - Cont. In re **Arianna B. Brown**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 400979 Receivable Management 3348 Ridge Rd. Lansing, IL 60438		-	DATE INCURRED: CONSIDERATION: Collecting for - Village of Riverdale REMARKS:				\$50.00
ACCT #: 474542 Receivable Management 3348 Ridge Rd. Lansing, IL 60438		-	DATE INCURRED: CONSIDERATION: Collecting for - Village of Riverdale REMARKS:				\$250.00
ACCT#: 10001014006711623 Rickenbacker Collections 7568 Monterey St. Gilroy, CA 95020		-	DATE INCURRED: CONSIDERATION: Collecting for - Hooked on Phonics REMARKS:				\$200.00
ACCT #: Sallie Mae Servicing 220 Lasley Ave. Wilkes Barre, PA 18706		_	DATE INCURRED: CONSIDERATION: If FISL: student loan-not dischargeable under Chap REMARKS:				\$75,000.00
ACCT #: 6757104 State Collection Service PO Box 6250 Madison, WI 53701		-	DATE INCURRED: CONSIDERATION: Collecting for - ACL Laboratories REMARKS:				\$70.00
ACCT#: 269172 US Agencies 1350 E. Touhy Ave., Ste. 150 Des Plaines, IL 60018		-	DATE INCURRED: CONSIDERATION: Collecting for - Shirley Williams REMARKS:				\$4,100.00
Sheet no. <u>4</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		าร	hed to Su (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	To edu e, o	n tl	l > F.) he	\$79,670.00

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Official Form 6F (10/06) - Cont. In re **Arianna B. Brown**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5045 vol. MO7316 Village of Lansing 18200 Chicago Ave. Lansing, IL 60438		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$2,500.00
ACCT #: 654217 ZEE Collection Bureau 33045 Hamilton Ct., #W-100 Farmington, MI 48334		-	DATE INCURRED: CONSIDERATION: Collecting for - Performance Foot Ankle Centers REMARKS:				\$75.00
ACCT #: 791776 ZEE Collection Bureau 33045 Hamilton Ct., #W-100 Farmington, MI 48334		-	DATE INCURRED: CONSIDERATION: Collecting for - Performance Foot Ankle Centers REMARKS:				\$335.00
Sheet no. <u>5</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to Su (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	otal ile l in tl	l > F.) he	\$2,910.00 \$118,520.00

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Form B6G (10/05)

In re Arianna B. Brown

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Form B6H (10/05)

In re Arianna B. Brown

Case No.	_ <u></u>
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Chook this boy if dobtor be

✓ Check this box if debtor has no codebtors. NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re Arianna B. Brown

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Single	Relationship: Son	Age: 14	Relationship:	Niece	Age: 21 months
	Son	13			
	Daughter	12 9			
	Daughter Nephew	9 4			
Employment	Debtor	4	Spouse		
Occupation	Letter Carrier		<u>.</u>		
Name of Employer	USPS Disbursing Officer				
How Long Employed	2.5 Years				
Address of Employer	Accounting Service Center	r			
	2825 Lone Oak Pkwy				
	Eagan, MN 55122				
	verage or projected month			DEBTOR	SPOUSE
	s, salary, and commissions (F	Prorate if not paid month	ly)	\$4,360.39	
2. Estimate monthly ove	ertime		_	\$0.00	
3. SUBTOTAL	DUCTIONS			\$4,360.39	
 LESS PAYROLL DEI a Payroll taxes (incl.) 	ides social security tax if b. is	s zero)		\$730.62	
b. Social Security Tax		3 2010)		\$260.11	
c. Medicare	•			\$60.84	
d. Insurance				\$208.82	
e. Union dues				\$0.00	
	Mandatory		_	\$387.88	
g. Other (Specify)				\$0.00	
h. Other (Specify)			_	\$0.00	
i. Other (Specify)			_	\$0.00	
j. Other (Specify)			_	\$0.00	
k. Other (Specify)5. SUBTOTAL OF PAY	POLL DEDUCTIONS			\$0.00 \$1,648.27	
	ILY TAKE HOME PAY		<u>-</u>	\$2,712.12	
		ofaccion on forms (Attack		•	
7. Regular income from8. Income from real pro	operation of business or pro	Diession of farm (Attach (detailed strift)	\$0.00 \$0.00	
 Interest and dividend 				\$0.00 \$0.00	
	e or support payments paya	hle to the debtor for the	debtor's use or	\$0.00	
that of dependents lis		bio to the debter for the	4001010 400 01	ψ0.00	
11. Social security or gov	ernment assistance (Specify	y):		#0.00	
40 Danaian annatinana	4 10			\$0.00	
12. Pension or retiremen13. Other monthly income				\$0.00	
a. State of Illinois Child	` • _ • • .			\$200.00	
b.				\$0.00	
C				\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$200.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts sl	nown on lines 6 and 14)		\$2,912.12	
	GE MONTHLY INCOME: (Co	•	m line 15;	<u> </u>	912.12
	ebtor repeat total reported or	line 45		arv of Schedules a	

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**.

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Official Form 6J (10/06)

IN RE: Arianna B. Brown CASE NO

CHAPTER 7

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ne case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,100.00
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$150.00
b. Water and sewer	# 00.00
c. Telephone d. Other: cell phones	\$60.00 \$60.00
Home maintenance (repairs and upkeep)	\$00.00
4. Food	\$600.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$150.00
7. Medical and dental expenses	\$35.00
8. Transportation (not including car payments)	\$255.00
 Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions 	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	\$454.00
d. Auto e. Other:	\$154.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$250.00
17.b. Other:	
 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 	\$2,914.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: Has 6 children all together, 2 in daycare.	
OO OTATEMENT OF MONTH WANTET INCOME	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$2,912.12
b. Average monthly expenses from Line 18 above	\$2,914.00
c. Monthly net income (a. minus b.)	(\$1.88)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Arianna B. Brown CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
Children's sporting activities		\$25.00
After Schools Care		\$60.00
School Expenses & Books, and lunches		\$40.00
Hair Cuts & Grooming		\$40.00
Reading Material		\$20.00
Diapers for Baby		\$65.00
	Total >	\$250.00

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Official Form 6 - Declaration (10/06) In re **Arianna B. Brown**

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury tha	have read the foregoing summary and schedules, consisting of
sheets, and that they are true and correct	the best of my knowledge, information, and belief. (Total shown on summary page as attached plus
Date 09/10/2007	Signature /s/ Arianna B. Brown Arianna B. Brown
Date	Signature
	[If joint case, both spouses must sign.]

Case 07-16425 Doc 1 Filed 09/10/07 Entered 09/10/07 11:31:36 Desc Main Document Page 24 of 37 UNITED STATES BANKRUPTCY COURT

Official Form 7 (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Arianna B. Brown	Case No	
			(if known)

		STA	ATEMENT OF FINAN	ICIAL AFFAIRS	
	1. Income from emplo	ovment or one	ration of business		
None	State the gross amount of in including part-time activities case was commenced. Sta maintains, or has maintaine beginning and ending dates	ncome the debtor he seither as an emploate also the gross and financial records of the debtor's fisconductions.	as received from employment, byee or in independent trade or mounts received during the two on the basis of a fiscal rather that year.) If a joint petition is file	business, from the beginning years immediately preceding than a calendar year may read, state income for each sp	operation of the debtor's business, ig of this calendar year to the date this ig this calendar year. (A debtor that port fiscal year income. Identify the ouse separately. (Married debtors filing unless the spouses are separated and a
	AMOUNT	SOURCE			
	\$34,235.00	YTD			
	. ,	2006 - \$57,953.0 2005 - \$57,208.0			
NI	2. Income other than	from employm	ent or operation of busi	ness	
None 🗹	two years immediately prec	eding the commend rs filing under chapt	cement of this case. Give partiter 12 or chapter 13 must state	culars. If a joint petition is fi	ration of the debtor's business during the led, state income for each spouse ether or not a joint petition is filed,
	3. Payments to credit	tors			
	Complete a. or b., as appr	ropriate, and c.			
None	debts to any creditor made constitutes or is affected by account of a domestic supp credit counseling agency. (within 90 days imm r such transfer is no port obligation or as (Married debtors fili	ediately preceding the commer t less than \$600. Indicate with part of an alternative repaymen	ncement of this case if the ag an asterisk (*) any payment nt schedule under a plan by 13 must include payments b	chases of goods or services, and other ggregate value of all property that is that were made to a creditor on an approved nonprofit budgeting and by either or both spouses whether or not
None	preceding the commencement \$5,475. (Married debtors file	ent of the case if th ling under chapter 1	e aggregate value of all proper	ty that constitutes or is affec ayments and other transfers	itor made within 90 days immediately ted by such transfer is not less than by either or both spouses whether or
None	who are or were insiders. (I	Married debtors filir	, , ,	13 must include payments b	case to or for the benefit of creditors y either or both spouses whether or
	4. Suits and administ	rative proceed	ings, executions, garnis	hments and attachme	ents
None	bankruptcy case. (Married	debtors filing under		include information concern	ediately preceding the filing of this ing either or both spouses whether or
	CAPTION OF SUIT AND			COURT OR AGENCY	STATUS OR
	CASE NUMBER		NATURE OF PROCEEDING	AND LOCATION	DISPOSITION
	JP Morgan Chase v. E	Brown	Collections	Cook	Judgment Entered

Official Form 7 - Cont. (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Arianna B. Brown	Case No.	
		(if kno	own)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 1			
None	b. Describe all property that has been attached, garnished or s the commencement of this case. (Married debtors filing under of both spouses whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 r	nust include information concerning property of either or	
	NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY	
	JP Morgan Chase	8/24/07	Cash \$ 269.57	
	5. Repossessions, foreclosures and returns			
None	List all property that has been repossessed by a creditor, sold a to the seller, within one year immediately preceding the comme include information concerning property of either or both spous joint petition is not filed.)	encement of this case. (M	larried debtors filing under chapter 12 or chapter 13 must	
	6. Assignments and receiverships			
None	 a. Describe any assignment of property for the benefit of credit (Married debtors filing under chapter 12 or chapter 13 must inclified, unless the spouses are separated and a joint petition is not appear to the property of the benefit of credit property of the benefit of credit property of the benefit of credit property for the benefit propert	lude any assignment by e		
None	b. List all property which has been in the hands of a custodian commencement of this case. (Married debtors filing under cha spouses whether or not a joint petition is filed, unless the spouse	pter 12 or chapter 13 mus	st include information concerning property of either or both	
None	7. Gifts List all gifts or charitable contributions made within one year im gifts to family members aggregating less than \$200 in value per per recipient. (Married debtors filing under chapter 12 or chapt joint petition is filed, unless the spouses are separated and a joint petition.)	er individual family membe er 13 must include gifts o	er and charitable contributions aggregating less than \$100	
	8. Losses			
None ✓	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
Nissa	9. Payments related to debt counseling or bankr	uptcy		
None	List all payments made or property transferred by or on behalf consolidation, relief under the bankruptcy law or preparation of of this case.		• •	
		DATE OF PAYMENT,		
		NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY	
	IFL		50.	

Robert J. Adams & Associates

1.00

Official Form 7 - Cont. (04/07)

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	n re: Arianna B. Brown	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

ĸ	ı	_	_	ı

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 $\overline{\mathbf{Q}}$

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

 \square

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None $\overline{\mathbf{Q}}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \square

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None $\overline{\mathbf{Q}}$

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

 \checkmark

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Official Form 7 - Cont. (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Arianna B. Brown	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17	Envir	nmental	Info	rmation
1/		mmema	HINK	rmation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Official Form 7 - Cont. (04/07)

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Arianna B. Brown	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been,

	more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None ✓	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None ✓	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None V	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None	

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. $\overline{\mathbf{A}}$

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or $\overline{\mathbf{Q}}$ holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement $\overline{\mathbf{A}}$ of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately $\overline{\mathbf{Q}}$ preceding the commencement of this case.

Official Form 7 - Cont. (04/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Arianna B. Brown Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

OTATEMEN	Continuation Shee	t No. 5		
If the debtor is a partnership or corporation, list all withdraw	vals or distributions	credited or given to an insider, including compensation in any form,		
25. Pension Funds If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.				
are under penalty of perjury that I have read the answ nments thereto and that they are true and correct.	ers contained in	the foregoing statement of financial affairs and any		
09/10/2007	Signature of Debtor	/s/ Arianna B. Brown Arianna B. Brown		
	-			
	23. Withdrawals from a partnership or distribute the debtor is a partnership or corporation, list all withdraw bonuses, loans, stock redemptions, options exercised and case. 24. Tax Consolidation Group If the debtor is a corporation, list the name and federal tax purposes of which the debtor has been a member at any times and the debtor is not an individual, list the name and federal that has been responsible for contributing at any time within six are under penalty of perjury that I have read the answer ments thereto and that they are true and correct. 09/10/2007	24. Tax Consolidation Group If the debtor is a corporation, list the name and federal taxpayer identification purposes of which the debtor has been a member at any time within six years 25. Pension Funds If the debtor is not an individual, list the name and federal taxpayer identification has been responsible for contributing at any time within six years immediately are under penalty of perjury that I have read the answers contained in the naments thereto and that they are true and correct. O9/10/2007 Signature		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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Official Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Arianna B. Brown CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

✓ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.						
☑ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.						
☑ I intend to do the following with	n respect to the property of the estate v	which secures t	hose debts or	is subject to a lea	se:	
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
None						
Description of Leased Property	Lessor's Name	Lease will hassumed purs to 11 U.S.(§ 362(h)(1)(suant C.			
None		•				
Date 09/10/2007 Signature // Signature // Arianna B. Brown Arianna B. Brown						
Data						
Date	Signature ₋					

B201 (10/05)

Document Page 31 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Arianna B. Brown

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 2

IN RE: Arianna B. Brown

Fax: (312) 346-6228

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

		. •	` '		
I,	Robert J. Adams & Associates	, counsel for Deb	tor(s), hereby ce	tify that I delivered to the Debtor(s) the	Notice
require	ed by § 342(b) of the Bankruptcy Code.				
/s/ Ro	bert J. Adams & Associates				
Rober	t J. Adams & Associates, Attorney for Debi	tor(s)	_		
Bar No	o.: 0013056				
Rober	t J. Adams & Associates				
125 S.	Clark, Suite 1810				
Chicag	go, Illinois 60603				
Phone	: (312) 346-0100				

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Arianna B. Brown	X /s/ Arianna B. Brown	09/10/2007	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Arianna B. Brown CASE NO

CHAPTER 7

	DISCLOSURE OF COMP	ENSATION OF ATTORN	EY FOR DEBTOR
١.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F that compensation paid to me within one year before services rendered or to be rendered on behalf of t is as follows:	ore the filing of the petition in bank	ruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$1,201.00
	Prior to the filing of this statement I have received	:	\$1.00
	Balance Due:		\$1,200.00
2.	The source of the compensation paid to me was: Debtor Other (spe	cify)	
3.	The source of compensation to be paid to me is:		
	☑ Debtor ☐ Other (spe	cify)	
1.	☑ I have not agreed to share the above-disclose associates of my law firm.	ed compensation with any other pe	erson unless they are members and
	☐ I have agreed to share the above-disclosed of associates of my law firm. A copy of the agree compensation, is attached.	·	•
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation, and bankruptcy; b. Preparation and filing of any petition, schedule c. Representation of the debtor at the meeting of d. [Other provisions as needed]	rendering advice to the debtor in one of the debtor in one of affairs and plan w	determining whether to file a petition in hich may be required;
	By agreement the Debtor, I have entered into a 722 redemption motion in the amount of \$600	seperate post-petition contract	for the purposes of filing a Section
6.	By agreement with the debtor(s), the above-disclo	sed fee does not include the follow	ving services:
		CERTIFICATION	
	I certify that the foregoing is a complete statem representation of the debtor(s) in this bankruptcy		nent for payment to me for
	09/10/2007	/s/ Robert J. Adams & Associa	tes
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (3	Bar No. 0013056

/s/ Arianna B. Brown

Official Form 6 - Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Arianna B. Brown CASE NO

CHAPTER 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$8,355.00		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$118,520.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,912.12
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$2,914.00
	TOTAL	19	\$8,355.00	\$118,520.00	

Official Form 6 - Statistical Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Arianna B. Brown CASE NO

CHAPTER 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$75,000.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$75,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,912.12
Average Expenses (from Schedule J, Line 18)	\$2,914.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,479.40

State the following:

Clate the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$118,520.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$118,520.00

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

N RE:	Arianna B. Brown	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Arianna B. Brown	Case No.		
			(if known)	

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Arianna B. Brown Arianna B. Brown
Date:09/10/2007